

UNITED STATES BANKRUPTCY COURT

WESTERN DISTRICT OF NEW YORK

In re: ELIJAH PONDER

Case No.: 14-21421-PRW

Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

George M. Reiber, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. Section 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/17/2014.
- 2) The plan was confirmed on 03/14/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C Section 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 03/19/2019, 01/24/2017, 10/31/2017, 03/26/2018.
- 5) The case was converted on 03/20/2019.
- 6) Number of months from filing or conversion to last payment: 52.
- 7) Number of months case was pending: 53.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: 16,985.00.
- 10) Amount of unsecured claims discharged without full payment: .00.
- 11) All Checks distributed by the trustee relating to this case have not cleared the bank.

Receipts:

Total paid by or on behalf of the debtor:	\$61,797.00
Less amount refunded to debtor:	\$327.07

NET RECEIPTS:	\$61,469.93
----------------------	-------------

Expenses of Administration:

Attorney's Fees Paid Through The Plan:	\$5,710.00
Court Costs:	\$.00
Trustee Expenses and Compensation:	\$5,067.69
Other:	\$.00

TOTAL EXPENSES OF ADMINISTRATION:	\$10,777.69
--	-------------

Attorney fees paid and disclosed by debtor:	\$290.00
---	----------

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
AMERICAN TAX FUNDING (ATF)	Secured	15,000.00	NA	NA	.00	.00
AMERICAN TAX FUNDING (ATF)	Secured	1,341.46	NA	NA	.00	.00
AMERICAN TAX FUNDING (ATF)	Secured	1,566.04	NA	NA	.00	.00
AMERICAN TAX FUNDING , LLC (ATF)	Secured	1,746.29	NA	NA	.00	.00
AMERICAN TAX FUNDING , LLC (ATF)	Secured	783.26	NA	NA	.00	.00
AMERICAN TAX FUNDING , LLC (ATF)	Secured	7,785.05	NA	NA	.00	.00
AMERICAN TAX FUNDING , LLC (ATF)	Secured	8,177.95	NA	NA	.00	.00
AMERICAN TAX FUNDING, LLC	Secured	15,192.00	24,468.53	16,153.46	3,616.48	6,019.63
AMERICAN TAX FUNDING, LLC	Secured	NA	6,154.93	6,154.93	1,377.90	2,278.99
AMERICAN TAX FUNDING, LLC	Secured	NA	1,566.04	1,566.04	350.65	540.34
AMERICAN TAX FUNDING, LLC	Secured	NA	1,746.29	1,746.29	598.48	46.98
AMERICAN TAX FUNDING, LLC	Secured	NA	1,341.46	1,341.46	220.63	465.41
AMERICAN TAX FUNDING, LLC	Secured	NA	783.26	783.26	271.14	.00

UNITED STATES BANKRUPTCY COURT

WESTERN DISTRICT OF NEW YORK

In re: ELIJAH PONDER

Case No.: 14-21421-PRW

Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
CHASE MANHATTAN BANK USA	Unsecured	NA	NA	NA	.00	.00
CITY OF ROCHESTER	Secured	7,424.40	8,437.51	7,831.96	1,900.67	2,175.73
CITY OF ROCHESTER	Secured	3,449.82	3,833.44	3,410.66	350.84	762.61
CITY OF ROCHESTER	Secured	4,540.87	5,145.21	1,016.45	1,016.45	562.98
CITY OF ROCHESTER	Secured	3,410.66	4,525.52	3,946.54	958.36	1,078.75
CITY OF ROCHESTER	Secured	4,258.61	4,674.91	4,258.61	1,013.48	1,184.41
CITY OF ROCHESTER	Secured	416.30	1,258.35	1,258.35	293.43	327.39
CITY OF ROCHESTER	Secured	422.78	112.49	112.49	112.49	2.61
CITY OF ROCHESTER	Secured	440.81	407.56	407.56	208.45	62.69
CITY OF ROCHESTER	Secured	604.34	.00	.00	.00	.00
CITY OF ROCHESTER	Secured	76.25	132.03	132.03	132.03	3.90
CITY OF ROCHESTER	Secured	324.04	578.98	578.98	227.26	61.87
CITY OF ROCHESTER	Secured	NA	422.78	422.78	271.14	.00
CITY OF ROCHESTER	Secured	NA	225.00	225.00	225.00	.00
CITY OF ROCHESTER	Secured	NA	416.30	416.30	271.14	.00
CITY OF ROCHESTER	Secured	NA	605.55	605.55	271.14	.00
CREDIT ACCEPTANCE CORP	Secured	5,000.00	5,736.19	5,736.19	5,736.19	117.35
ELIJAH PONDER, JR	Secured	15,000.00	15,000.00	15,000.00	4,965.06	1,676.70
ENHANCED RECOVERY CORP (ERC)	Unsecured	288.00	NA	NA	.00	.00
EOS CCA - EOS	Unsecured	85.00	NA	NA	.00	.00
GEORGE REIBER	Other	5.00	5.00	5.00	5.00	.00
GOLDMAN & WARSHAW, PC	Unsecured	NA	NA	NA	.00	.00
JEFFREY MULLOOLY ROONEY & FLYNN	Unsecured	NA	NA	NA	.00	.00
JP MORGAN CHASE BANK	Secured	4,311.45	1,747.26	1,747.26	.00	.00
MONROE COUNTY TREASURER	Secured	1,761.00	NA	NA	.00	.00
MONROE COUNTY TREASURER	Secured	1,877.90	NA	NA	.00	.00
MONROE COUNTY TREASURER	Secured	693.16	NA	NA	.00	.00
MONROE COUNTY TREASURER	Secured	1,105.63	NA	NA	.00	.00
MONROE COUNTY TREASURER	Secured	841.98	NA	NA	.00	.00
MONROE COUNTY TREASURER	Secured	189.01	NA	NA	.00	.00
MONROE COUNTY TREASURER	Secured	261.17	NA	NA	.00	.00
MONROE COUNTY TREASURER	Secured	207.19	NA	NA	.00	.00
MONROE COUNTY TREASURER	Secured	NA	1,383.38	1,105.63	86.56	345.52
MONROE COUNTY TREASURER	Secured	NA	261.17	261.17	225.00	.00
MONROE COUNTY TREASURER	Secured	NA	910.75	137.39	137.39	126.61
MONROE COUNTY TREASURER	Secured	NA	217.59	217.59	217.59	.00
MONROE COUNTY TREASURER	Secured	NA	1,782.10	1,000.00	316.53	.00
MONROE COUNTY TREASURER	Secured	NA	798.77	600.74	129.70	145.95
MONROE COUNTY TREASURER	Secured	NA	198.77	198.77	198.77	.00
MONROE COUNTY TREASURER	Secured	NA	2,390.47	1,000.00	316.53	.00

UNITED STATES BANKRUPTCY COURT

WESTERN DISTRICT OF NEW YORK

In re: ELIJAH PONDER

Case No.: 14-21421-PRW

Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
NY FINANCIAL SERVICES, LLC	Secured	5,662.69	5,668.96	5,668.96	1,570.21	1,167.46
PALISADES COLLECTION LLC	Secured	NA	3,603.79	3,603.79	408.37	115.30
RJM ACQUISITIONS FUNDING	Unsecured	452.00	NA	NA	.00	.00
RON SCHOLLNICK	Unsecured	NA	NA	NA	.00	.00
STEPHEN EINSTEIN & ASSOCIATES	Unsecured	NA	NA	NA	.00	.00
TOWER CAPITAL MANAGEMENT, LLC	Secured	848.60	NA	NA	.00	.00
TOWER CAPITAL MANAGEMENT, LLC	Secured	153.54	NA	NA	.00	.00
TOWER CAPITAL MANAGEMENT, LLC	Secured	378.93	NA	NA	.00	.00
UNIQUE NATIONAL COLLECTIONS	Unsecured	92.00	NA	NA	.00	.00
US BANK	Secured	1,904.90	3,658.99	1,000.00	316.53	.00
US BANK AS CUSTODIAN FOR	Secured	3,658.99	1,477.29	245.87	245.87	193.85
US BANK AS CUSTODIAN FOR	Secured	1,098.36	5,145.06	1,000.00	316.53	.00
US BANK AS CUSTODIAN FOR	Secured	445.03	598.57	445.03	157.56	113.58
US BANK AS CUSTODIAN FOR	Secured	2,459.72	3,308.32	2,459.72	550.64	878.76
US BANK AS CUSTODIAN FOR	Secured	NA	225.00	225.00	225.00	.00
US BANK AS CUSTODIAN FOR	Secured	NA	848.60	848.60	271.14	.00

UNITED STATES BANKRUPTCY COURT

WESTERN DISTRICT OF NEW YORK

In re: ELIJAH PONDER

Case No.: 14-21421-PRW

Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
US BANK AS CUSTODIAN FOR	Secured	NA	153.54	153.54	153.54	.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing:	.00	.00	.00
Mortgage Arrearage:	.00	.00	.00
Debt Secured by Vehicle:	5,736.19	5,736.19	117.35
All Other Secured:	89,287.76	24,495.68	20,338.02
TOTAL SECURED:	95,023.95	30,231.87	20,455.37

Priority Unsecured Payments:

Domestic Support Arrearage:	.00	.00	.00
Domestic Support Ongoing:	.00	.00	.00
All Other Priority:	.00	.00	.00
TOTAL PRIORITY:	.00	.00	.00

GENERAL UNSECURED PAYMENTS:	5.00	5.00	.00
------------------------------------	------	------	-----

Disbursements:

Expenses of Administration:	\$10,777.69		
Disbursements to Creditors:	\$50,692.24		
TOTAL DISBURSEMENTS:			\$61,469.93

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such other relief as may be just and proper.

Date: 04/19/2019

By: /s/George M. Reiber

Standing Chapter 13 Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. Section 1320.4(a)(2) applies.